

## Message Text

UNCLASSIFIED

PAGE 01 JAKART 03338 141008Z  
ACTION EA-12

INFO OCT-01 ISO-00 EB-08 /021 W  
-----098831 141511Z /43  
R 140903Z MAR 78  
FM AMEMBASSY JAKARTA  
TO SECSTATE WASHDC 7450  
USDOC WASHDC

UNCLAS JAKARTA 3338

E.O. 11652: N/A  
TAGS: BPRO, BTIO, EFIN, ID  
SUBJ: GOI REQUEST FOR CONSULTANTS FOR STUDY OF CREDIT INSURANCE  
FOR SMALL BUSINESS CREDIT PROGRAM

REF: A) JAKARTA 1911, B) USDOC 4051

1. FURTHER TO REF A), THE GOI DEPT. OF FINANCE HAS PROVIDED  
THE FOLLOWING ADDITIONAL OUTLINE OF THE SCOPE OF SERVICES  
SOUGHT FROM CONSULTANT:  
PROJECT: COMPREHENSIVE STUDY ON CREDIT INSURANCE SCHEME AS  
A PART OF SMALL BUSINESS CREDIT PROGRAM.  
REQUIREMENT: TO CARRY OUT THE PROGRAM, QUALIFIED EXPERTS  
OF A CONSULTING FIRM IN SMALL BUSINESS  
CREDIT INSURANCE(PREFERABLY HWHO HAVE BEEN  
WORKING WITH A SMALL BUSINESS CREDIT INSURANCE  
COMPANY) ARE REQUIRED.  
SCOPE OF SERVICES TO BE PROVIDED BY THE EXPORT:

### I. UNDERWRITTING:

1. TO RECOMMEND FORMULAS FOR SETTING UP AN  
ADEQUATE SMALL BUSINESS CREDIT INSURANCE PREMIUM  
SCHEME, IN RESPECT TO THE FOLLOWING CLASSIFICATIONS:

#### 1.1. BUSINESS SECTORS:

##### 1.1.1. AGRICULTURE

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1.1.2. INDUSTRY  
1.1.3. TRADE  
1.1.4. SERVICES  
1.1.5. OTHERS  
1.2. SCOPE OF COVERAGE  
1.2.1. INDIVIDUAL COVERAGE  
1.2.2. MASS/GROUP COVERAGE

1.3. PREMIUM(COST) SPECIFICATION

1.3.1. NET(PURE) PREMIUM

1.3.2. LOADING ELEMENTS

2. TO REVIEW AND GIVE RECOMMENDATION TO IMPROVE  
POLICY CONDITION AND FORM. TH RECOMMENDATION WILL  
COVER AMONG OTHER THINGS:

- 2.1. INDIVIDUAL COVERABLE, CONDITIONAL AUTOMATIC  
COVERAGE SYSTEM AND THE REQUIRED DOCUMENTATION.
- 2.2. CLAIM SUBMITTANCE PROCEDURES AND CLAIM HANDLING  
METHODS.

II. FINANCE

1. TO RECOMMEND METHODS\*FORMULAS TO DETERMINE THE  
INSURANCE CARRIER'S OWN-RETENTION BASED ON ITS  
CAPITAL/CAPACITY.

2. TO RECOMMEND PROPER METHODS/FORMULAS TO DETERMINE  
TECHNICAL RESERVES AND OTHER RESERVES DEEMED NECESSARY  
TO BE ESTABLISHED.

III. ORGANIZATION AND MANAGEMENT

TO REVIEW AND GIVE NECESSARY RECOMMENDATION TO IMPROVE:

1. THE ORGANIZATION CHART OF THE INSURANCE CARRIER.  
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2. ADMINISTRATIVE PROCEDURES AND FLOW OF DOCUMENTS  
(TECHNICAL AND NON-TECHNICAL), ESPECIALLY PORTFOLIO  
ADMINISTRATION SYSTEM.

3. ACCOUNTING SYSTEM AND PROCEDURE.

4. STAFFING, TRAINING AND EDUCATION.

IV. ALTERNATIVE ARRANGEMENT

A CONSIDERATION OF ALTERNATIVE ARRANGEMENT FOR INDUCING  
SMALL BUSINESS CREDIT BY ASSISTING COLLATERAL DEFICIENT ENTRE-  
PRENEURS AND PROTECTING THE HANDLING BANKS AGAINST EXTRA-  
ORDINARY RISKS UNDER SMALL BUSINESS CREDIT PROGRAM.

2. DEPT. OF FINANCE APPRECIATES TWO NAMES PROVIDED REF. B  
BUT ALSO LOOKS FORWARD TO CONSIDERING/ADDITIONAL NAMES  
REF. B SAID WOULD TRANSMITTED. ACTION REQUESTED: PLEASE  
TRANSMIT ADDITIONAL NAMES OF QUALIFIED FIRMS ASAP.  
MASTERS

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NNN

## Message Attributes

**Automatic Decaptioning:** X  
**Capture Date:** 01 jan 1994  
**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
**Concepts:** CREDIT, INSURANCE, CONSULTANTS, SMALL BUSINESS, STUDIES  
**Control Number:** n/a  
**Copy:** SINGLE  
**Draft Date:** 14 mar 1978  
**Decaption Date:** 01 jan 1960  
**Decaption Note:**  
**Disposition Action:** n/a  
**Disposition Approved on Date:**  
**Disposition Case Number:** n/a  
**Disposition Comment:**  
**Disposition Date:** 01 jan 1960  
**Disposition Event:**  
**Disposition History:** n/a  
**Disposition Reason:**  
**Disposition Remarks:**  
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**Document Unique ID:** 00  
**Drafter:** n/a  
**Enclosure:** n/a  
**Executive Order:** N/A  
**Errors:** N/A  
**Expiration:**  
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**Reference:** 78 JAKARTA 1911  
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**Review Content Flags:**  
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**Review Release Event:** n/a  
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**SAS ID:** 3343492  
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**Status:** NATIVE  
**Subject:** GOI REQUEST FOR CONSULTANTS FOR STUDY OF CREDIT INSURANCE FOR SMALL BUSINESS CREDIT PROGRAM  
**TAGS:** BPRO, BTIO, EFIN, ID  
**To:** STATE COM  
**Type:** TE  
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**Review Markings:**  
Sheryl P. Walter  
Declassified/Released  
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20 Mar 2014  
**Markings:** Sheryl P. Walter Declassified/Released US Department of State EO Systematic Review 20 Mar 2014